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OK T BK 3,287 PG 305
DE SOTO COUNTY, MS
W.E. DAVIS, CH CLERK

Prepared by:
Morris & Associates
2309 Oliver Road
Monroe, Louisiana 71201
Telephone: 318-330-9020
Michael Jedynak Bar# 103014

Return To:
Morris & Associates
2309 Oliver Road
Monroe, Louisiana 71201
Telephone: 318-330-9020

SUBSTITUTION OF TRUSTEE

Lot 92, Phase Two, College Park S/D, Section 11, T-2-S, R-6-W, in Plat Bk 85 Pgs 18-20, DeSoto County,
MS

STATE OF MISSISSIPPI
COUNTY OF DeSoto

Grantor:
U.S. Bank National Association, as trustee for the holders of the First Franklin Mortgage Loan Trust 2006-
FF12 Mortgage Pass-Through Certificates, Series 2006-FF12
3815 South West Temple
Salt Lake City, UT 84115
1-888-818-6032

Grantee:
Michael Jedynak
2309 Oliver Road
Monroe LA 71201
318-330-9020

WHEREAS, on the 6th day of June, 2006 and acknowledged on the 6th day of June, 2006, Ernest Young and wife Lougwend Young aka Lougwenda Young executed a Deed of Trust to Austin Law Firm, Trustee for the use and benefit of Mortgage Electronic Registration Systems, Inc., as nominee for First Franklin, a Division of Nat. City Bank of IN beneficiary, which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Record at Book 2493 at Page 17; and

WHEREAS, the undersigned is the present holder and beneficiary of the Deed of Trust referenced to above; and

WHEREAS, under the terms of said Deed of Trust, the beneficiary or any assignee is authorized to appoint a Trustee in the place and stead of the original Trustee or any successor Trustee in said Deed of Trust; and

NOW, THEREFORE, the undersigned holder of said Deed of Trust does hereby appoint and substitute Michael Jedynak, as Trustee, the said Michael Jedynak, to have all rights, powers and privileges granted the Trustee in said Deed of Trust.

Should the undersigned become the last and highest bidder at the foreclosure sale, the Substitute Trustee is hereby authorized to transfer and assign said bid to convey title to said Foreclosed property to the SECRETARY OF VETERANS AFFAIRS, an officer of the United States of America, or the SECRETARY OF HOUSING AND URBAN DEVELOPMENT, or whosoever the undersigned shall authorize. The statement in the Substitute Trustee's Deed that the undersigned has requested the transfer of its bid to Grantee (s) in the Substitute Trustee's Deed shall be binding on the undersigned and conclusive evidence in favor of the assignee or other parties thereby, and that the Substitute Trustee is duly authorized and empowered to execute the same.

IN WITNESS WHEREOF, the undersigned has caused this instrument to be executed by its duly authorized officers on this 23rd day of March, 2011

F10-2224

ejr

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★
U.S. Bank National Association, as trustee for the holders of the First Franklin Mortgage Loan Trust 2006-FF12 Mortgage Pass-Through Certificates, Series 2006-FF12
Select Portfolio Servicing, Inc., as Attorney in Fact for

BY: Kathy Kerr, Doc Control Officer

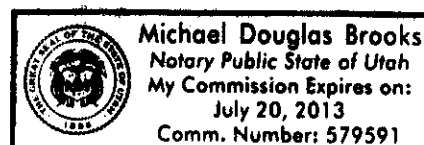
STATE OF Utah
COUNTY OF Salt Lake

PERSONALLY came and appeared before me, the undersigned authority in and for the jurisdiction aforesaid, Kathy Kerr known personally to me to be the Doc Control Officer of the within named U.S. Bank National Association, as trustee for the holders of the First Franklin Mortgage Loan Trust 2006-FF12 Mortgage Pass-Through Certificates, Series 2006-FF12 and that (s) he executed and delivered the within and foregoing instrument on the day and year therein mentioned for and on behalf of said corporation, and as its own act and deed for the purposes therein mentioned, having been first duly authorized so to do.

WITNESS my signature and official seal on this, the 23 day of March, 20 11

[Signature]
NOTARY PUBLIC

MY COMMISSION EXPIRES: 07.20.2013



SPACE ABOVE THIS LINE FOR RECORDER'S USE

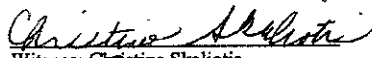
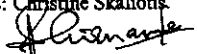
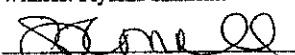
LIMITED POWER OF ATTORNEY

U.S. BANK NATIONAL ASSOCIATION ("U.S. Bank"), a national banking association organized and existing under the laws of the United States of America, with an office at 180 East Fifth Street, Corporate Trust, 2nd Floor, St. Paul, MN 55101 hereby constitutes and appoints SELECT PORTFOLIO SERVICING, INC. ("SPS"), and in its name, aforesaid Attorney-In-Fact, by and through any officer appointed by the Board of Directors of SPS, to execute and acknowledge in writing or by facsimile stamp all documents customarily and reasonably necessary and appropriate for the tasks described in the items (1) through (4) below; provided, however, that the documents described below may only be executed and delivered by such Attorneys-In-Fact if such documents are required or permitted under the terms of the Securitization Servicing Agreement dated as of August 1, 2006, among SPS, successor servicer to National City Home Loan Services, Inc., as Servicer, Lehman Brothers Holdings Inc., as Seller, Aurora Loan Services LLC, as Master Servicer, and U.S. Bank, as Trustee, relating to First Franklin Mortgage Loan Trust Mortgage Pass-Through Certificates, Series 2006-FF12 and no power is granted hereunder to take any action that would be adverse to the interests of the Trustee. This Limited Power of Attorney is being issued in connection with SPS's responsibilities to service certain mortgage loans (the "Loans") held by U.S. Bank in its capacity as Trustee. These Loans are comprised of Mortgages, Deeds of Trust, Deeds to Secure Debt and other forms of Security instruments (collectively, the "Security Instruments") and the Notes secured thereby.



1. Demand, sue for, recover, collect and receive each and every sum of money, debt, account and interest (which now is, or hereafter shall become due and payable) belonging to or claimed by U.S. Bank, and to use or take any lawful means for recovery by legal process or otherwise.
2. Transact business of any kind regarding the Loans, and obtain an interest therein and/or building thereon, as U.S. Bank act and deed, to contact for, purchase, receive and take possession and evidence of title in and to the property and/or to secure payment of a promissory note or performance of any obligation or agreement.
3. Execute bonds, notes, mortgages, deeds of trust and other contracts, agreements and instruments regarding the Borrowers and/or the Property, including, but not limited to, the execution of releases, satisfactions, assignments, and other instruments pertaining to mortgages or deeds of trust, and execution of deeds and associated instruments, if any, conveying the Property, in the interest of U.S. Bank.
4. Endorse on behalf of the undersigned all checks, drafts and/or other negotiable instruments made payable to the undersigned.

The Trustee shall be entitled to the indemnification provided by the Servicer in the Pooling and Servicing Agreement as if set forth herein in connection with the actions of the Servicer under this Limited Power of Attorney.

WITNESS my hand and seal this 17th day of October 2008.


Witness: Christine Skaliotis

Witness: Priyusha Shimane

Attest: Sarah M. O'Connell,
Account Administrator

U.S. Bank National Association, as Trustee

By: 
David Duclos, Vice President
By: 
Lorie October, Vice President

FOR CORPORATE ACKNOWLEDGMENT

State of Massachusetts
County of Suffolk

On this 17th of October 2008, before me, the undersigned, a Notary Public in and for said County and State, personally appeared David Duclos and Lorie October, personally known to me (or proved to me on the basis of satisfactory evidence) to be the persons who executed the within instrument as Vice President and Vice President of U.S. Bank National Association, and known to me to be the person who executed the within instrument on behalf of the corporation therein named, and acknowledge to me that such corporation executed the within instrument pursuant to its by-laws or a resolution of its Board of Directors.

WITNESS my hand and official seal.

Signature: 
Kathleen A. Sullivan
My commission expires: 07/11/2014



F10-2224

October 6, 2009

ERNEST YOUNG
10592 THREE WISHES DR
OLIVE BR, MS 38654

Re: Property Address 10592 THREE WISHES DR OLIVE BRANCH, MS 38654
 Loan Number 0011574738

Dear Borrower:

Select Portfolio Servicing, Inc. (SPS), as servicer for your loan, has reviewed your account for the Obama Administration's Home Affordable Modification Program (HAMP). We regret that we are unable to qualify you for HAMP based on the information you provided to us. The reason you do not qualify is that you did not pass the U.S. Treasury Department's Net Present Value (NPV) test. The NPV test determined that the amount realized by sale of your property following foreclosure exceeds the amount that would be obtained through a modification of your mortgage.

If you have additional information that you would like us to consider in connection with the denial of your request or would like to discuss why you did not qualify for a modification under the Program, please call us at **(888) 818-6032** between the hours of 6 a.m. and 8 p.m. Monday through Thursday, Friday 6 a.m. to 5 p.m. and Saturday from 7 a.m. to 11 a.m. Mountain Time. You may also write to us at **P.O. Box 65250, Salt Lake City, Utah 84165-0250**.

Even though you do not qualify for HAMP, our records indicate that you are currently paying under a previous repayment plan with SPS. Please continue to make your monthly payments under this repayment plan and please contact us so that we can discuss other options.

It is important for you to contact SPS immediately as we may have other options available for you. Please call us at (888) 818-6032 to discuss your options.

Sincerely,

Select Portfolio Servicing, Inc.

Esta carta contiene información importante concerniente a sus derechos. Por favor, hágala traducir. Nuestros representantes bilingües están a su disposición para contestar cualquier pregunta llamando al teléfono 1-800-831-0118 y marque la opción 2.

This information is intended for informational purposes only and is not considered an attempt to collect a debt.

OB070

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